

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mark E. Sattizahn
Suzie K. Sattizahn
Debtors

Case No. 20-01225-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 22, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 5
Total Noticed: 90

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Mark E. Sattizahn, Suzie K. Sattizahn, 185 Browns Road, Schuylkill Haven, PA 17972-9098
5318644	+ AGCO Financial, 8001 BIRCHWOOD, JOHNSTON, IA 50131-2889
5318645	+ Amazon, c/o DNF Associates LLC, 2351 N. Forest Road Suite 110, Getzville, NY 14068-9902
5318651	+ BARCLAYS BANK DELAWARE, c/o Scott & Associates, PC, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
5318660	+ CNH Industrial Capital America, 233 LAKE AV, RACINE, WI 53403-0014
5318667	+ Dress Barn, P.O. Box 71106, Charlotte, NC 28272-1106
5318673	Geisinger Medical, POB 983150, Boston, MA 02298
5318672	Geisinger Medical, POB 983148, Boston, MA 02298
5384878	+ George M. Lutz, Esquire, Hartman, Valeriano, Magovern & Lutz, P.C, 1025 Berkshire Blvd., Suite 700, Wyomissing, PA 19610-1284
5318681	+ Midatlantic Farm Credit, ACA, 45 AILERON CT., WESTMINSTER, MD 21157-3022
5318696	+ Terry Sattizahn, 185 Browns Road, Schuylkill Haven, PA 17972-9098

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: Q3GTBI	May 22 2025 22:44:00	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, LLC, PO Box 788, Kirkland, WA 98083-0788
cr	+ EDI: PRA.COM	May 22 2025 22:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5328740	Email/Text: BANKRUPTCYDSM@DELAGELANDEN.COM	May 22 2025 18:55:00	AGCO Finance LLC, PO Box 2000, Johnston, IA 50131-0020
5318646	+ Email/PDF: bncnotices@becket-lee.com	May 22 2025 19:15:29	AMERICAN EXPRESS, P.O. BOX 981537, EL PASO, TX 79998-1537
5318647	^ MEBN	May 22 2025 18:49:58	ARS, PO BOX 469100, Escondido, CA 92046-9100
5325863	Email/PDF: bncnotices@becket-lee.com	May 22 2025 19:02:09	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5318648	EDI: BANKAMER	May 22 2025 22:43:00	BANK OF AMERICA, 4060 OGLETOWN/STANTON RD, DE5-019-03-07, NEWARK, DE 19713
5318649	+ Email/Text: contact@fiwlaw.com	May 22 2025 18:54:00	BARCLAY'S BANK DELAWARE, c/o Frederic I. Weinberg, 375 E. Elm Street, Ste. 210, Conshohocken, PA 19428-1973
5318650	+ EDI: TSYS2	May 22 2025 22:44:00	BARCLAYS BANK DELAWARE, PO BOX 8803, ATT: CREDIT BUREAU, WILMINGTON, DE 19899-8803
5318653	+ Email/Text: bankruptcy@bbandt.com		

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		May 22 2025 18:54:00	BB&T BANKCARD, PO BOX 2306, WILSON, NC 27894-2306
5318652	+ Email/Text: bankruptcy@bbandt.com		
		May 22 2025 18:54:00	BB&T Bank, BB&T Item Processing Center, POB 580050, Charlotte, NC 28258-0050
5320274	+ Email/Text: bankruptcy@bbandt.com		
		May 22 2025 18:54:00	BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
5321253	+ EDI: BANKAMER2		
		May 22 2025 22:44:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5327969	EDI: Q3GTBI		
		May 22 2025 22:44:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
5318657	EDI: CAPITALONE.COM		
		May 22 2025 22:44:00	CAPITAL ONE BANK USA NA, PO BOX 85015, RICHMOND, VA 23285-5075
5321642	Email/Text: nafaxhrbk@cnhind.com		
		May 22 2025 18:54:00	CNH Industrial Capital America LLC, PO Box 71264, Philadelphia, PA 19176-6264
5318661	+ EDI: WFNNB.COM		
		May 22 2025 22:44:00	COMENITY BANK/LNBRYANT, PO BOX 182789, COLUMBUS, OH 43218-2789
5318662	+ EDI: WFNNB.COM		
		May 22 2025 22:44:00	COMENITY BANK/ROAMANS, PO BOX 182789, COLUMBUS, OH 43218-2789
5318663	+ EDI: WFNNB.COM		
		May 22 2025 22:44:00	COMENITY BANK/TORRID, PO BOX 182789, COLUMBUS, OH 43218-2789
5318664	+ EDI: WFNNB.COM		
		May 22 2025 22:44:00	COMENITY BANK/WOMNWTHN, PO BOX 182789, COLUMBUS, OH 43218-2789
5318665	+ EDI: WFNNB.COM		
		May 22 2025 22:44:00	COMENITYBANK/KAYJEWELERS, PO BOX 182789, COLUMBUS, OH 43218-2789
5318641	^ MEBN		
		May 22 2025 18:48:21	CSC Credit Services, Box 740040, Atlanta, GA 30374-0040
5318654	+ EDI: CAPITALONE.COM		
		May 22 2025 22:44:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
5318656	^ MEBN		
		May 22 2025 18:48:56	Capital One Bank (USA), N.A., c/o Michael F. Ratchford, Esquire, 54 Glenmaura National Blvd., Ste. 1, Moosic, PA 18507-2161
5318655	+ EDI: CAPITALONE.COM		
		May 22 2025 22:44:00	Capital One Bank (USA), N.A., 4851 Cox Road, Glen Allen 23060-6293
5320634	EDI: CAPITALONE.COM		
		May 22 2025 22:44:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5318658	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 22 2025 18:54:00	Capital One, c/o Midland Credit Management, P.O. Box 301030, Los Angeles, CA 90030-1030
5318643	+ Email/Text: bankruptcy.notifications@fisglobal.com		
		May 22 2025 18:54:00	Chex Systems Inc., ATTN: Customer Relations, 7805 Hudson Rd, Suite 100, Woodbury, MN 55125-1595
5318659	+ Email/Text: bankruptcydept@wyn.com		
		May 22 2025 18:54:00	Club Wyndham Plus Cash Management, PO Box 340090, Boston, MA 02241-0490
5318666	^ MEBN		
		May 22 2025 18:48:24	D & A Services LLC, 1400 E Touhy Ave, Suite G2, Des Plaines, IL 60018-3338
5318668	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 22 2025 18:54:00	Dress Barn, c/o Midland Credit Management, P.O. Box 301030, Los Angeles, CA 90030-1030
5318642	Email/Text: bankruptcycourts@equifax.com		
		May 22 2025 18:54:00	Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374
5318670	EDI: CITICORP		
		May 22 2025 22:44:00	EXXNMOBIL/CBNA, CITIBANK CREDIT DISPUTE UNIT, PO BOX 6497, SIOUX FALLS, SD 57117-6497

5318669	+ Email/Text: reports@halstedfinancial.com	May 22 2025 18:54:00	Elan Financial/US Bank, c/o Halsted Financial Services LLC, POB 828, Skokie, IL 60076-0828
5318639	^ MEBN	May 22 2025 18:48:21	Experian, Business Information Services, 475 Anton Blvd., Costa Mesa, CA 92626-7037
5318671	^ MEBN	May 22 2025 18:48:52	First National Bank Of Omaha, c/o Alpha Recovery Corp., 6912 S. Quentin Street Unit 10, Englewood, CO 80112-4531
5318674	+ Email/Text: bankruptcy@greenskycredit.com	May 22 2025 18:54:00	GS LOAN SVCS/HOME DEPOT, 1797 NE EXPRESSWAY, GS LOAN SERVICES, ATLANTA, GA 30329-7803
5327034	+ Email/Text: bankruptcy@greenskycredit.com	May 22 2025 18:54:00	Greensky, LLC, 1797 Northeast Expressway Suite 100, Atlanta, GA 30329-2451
5318675	Email/Text: ah_bankruptcy@meduitrcm.com	May 22 2025 18:54:00	H & R Accounts Inc, 5320 22ND Avenue, PO Box 672, Moline, IL 61266-0672
5332875	EDI: JEFFERSONCAP.COM	May 22 2025 22:44:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5318676	+ EDI: JPMORGANCHASE	May 22 2025 22:43:00	JPMCB - CARD SERVICES, 301 N WALNUT ST, FLOOR 09, WILMINGTON, DE 19801-3971
5326412	+ Email/Text: RASEBN@raslg.com	May 22 2025 18:54:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5318679	+ Email/PDF: resurgentbknotifications@resurgent.com	May 22 2025 19:03:13	LVNV FUNDING LLC, 625 PILOT ROAD SUITE 2/3, LAS VEGAS, NV 89119-4485
5319273	Email/PDF: resurgentbknotifications@resurgent.com	May 22 2025 19:02:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5318678	+ EDI: SYNC	May 22 2025 22:43:00	Lowe s, P.O. Box 530914, Atlanta, GA 30353-0914
5318677	+ Email/Text: bankruptcydpt@mcmcg.com	May 22 2025 18:54:00	Lowe's, c/o Midland Credit Management, P.O. Box 301030, Los Angeles, CA 90030-1030
5321891	Email/PDF: MerrickBKNotifications@Resurgent.com	May 22 2025 19:15:30	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5318680	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 22 2025 19:02:07	MERRICK BANK, PO BOX 9201, BETHPAGE, NY 11804-9001
5318682	+ Email/Text: bankruptcydpt@mcmcg.com	May 22 2025 18:54:00	Midland Credit Management, POB 301030, Los Angeles, CA 90030-1030
5331169	+ Email/Text: bankruptcydpt@mcmcg.com	May 22 2025 18:54:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5318683	+ EDI: SYNC	May 22 2025 22:43:00	New Egg, P.O. Box 965064, Orlando, FL 32896-5064
5318684	+ Email/Text: bankruptcydpt@mcmcg.com	May 22 2025 18:54:00	New Egg, c/o Midland Credit Management, P.O. Box 301030, Los Angeles, CA 90030-1030
5318685	EDI: G2RSPSECU	May 22 2025 22:44:00	PA STATE EMPL CU, 1 CREDIT UNION PLACE, HARRISBURG, PA 17110-2912
5318686	EDI: PRA.COM	May 22 2025 22:44:00	PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD, STE 100, NORFOLK, VA 23502
5318687	EDI: PRA.COM	May 22 2025 22:44:00	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
5326996	+ EDI: G2RSPSECU	May 22 2025 22:44:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5318688	+ EDI: SYNC	May 22 2025 22:43:00	Q Card, P.O. Box 530905, Atlanta, GA

			30353-0905
5318689	+ Email/Text: bankruptcydpt@mcmcg.com	May 22 2025 18:54:00	Q Card, c/o Midland Credit Management, P.O. Box 301030, Los Angeles, CA 90030-1030
5332186	EDI: Q3G.COM	May 22 2025 22:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5329173	EDI: Q3G.COM	May 22 2025 22:44:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
5318690	+ Email/Text: ngisupport@radiusgs.com	May 22 2025 18:54:00	Radius Global Solutions LLC, Radius Global Solutions, P.O.Box 390846, Minneapolis, MN 55439-0846
5318691	+ EDI: SYNC	May 22 2025 22:43:00	SYNCB/AMERICAN EAGLE DC, 4125 WINDWARD PLAZA, ALPHARETTA, GA 30005-8738
5318692	+ EDI: SYNC	May 22 2025 22:43:00	SYNCB/LOWES, 4125 WINDWARD PLAZA, ALPHARETTA, GA 30005-8738
5318693	+ EDI: SYNC	May 22 2025 22:43:00	SYNCB/SAM'S CLUB DC, 4125 WINDWARD PLAZA, ALPHARETTA, GA 30005-8738
5318694	+ EDI: SYNC	May 22 2025 22:43:00	SYNCB/TJX CO, 4125 WINDWARD PLAZA, ALPHARETTA, GA 30005-8738
5318902	^ MEBN	May 22 2025 18:49:01	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5318695	EDI: WTRRN BANK.COM	May 22 2025 22:44:00	TD BANK USA/TARGET CREDIT, 7000 TARGET PARKWAY N., MAIL STOP NCD-0450, BROOKLYN PARK, MN 55445-4301
5330871	+ Email/Text: bncmail@w-legal.com	May 22 2025 18:54:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5318697	+ Email/Text: ngisupport@radiusgs.com	May 22 2025 18:54:00	TSC, c/o Radius Global Solutions, POB 390905, Minneapolis, MN 55439-0905
5318698	+ Email/Text: bknotices@mbandw.com	May 22 2025 18:54:00	TSC Citibank (Tractor Supply), c/o McCarthy, Burgess and Wolff, 26000 Cannon Road, Bedford, OH 44146-1807
5324283	+ EDI: LCIFULLSRV	May 22 2025 22:43:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
5318640	^ MEBN	May 22 2025 18:48:20	Trans Union, P.O. Box 1000, Chester, PA 19016-1000
5318699	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 22 2025 18:54:00	US DEPT. OF EDUCATION/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
5318702	Email/Text: bankruptcydept@wyn.com	May 22 2025 18:54:00	WYNDHAM CONSUMER FINANCE, 10750 W. CHARLESTON BLVD, STE 130, LAS VEGAS, NV 89135
5318700	+ EDI: SYNC	May 22 2025 22:43:00	Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
5318701	+ Email/Text: bankruptcydpt@mcmcg.com	May 22 2025 18:54:00	Walmart, c/o Midland Credit Management, P.O. Box 301030, Los Angeles, CA 90030-1030
5318703	+ Email/Text: bankruptcydept@wyn.com	May 22 2025 18:54:00	Wyndham Vacation Resorts, P.O. Box 419166, Boston, MA 02241-9166
5318704	+ EDI: SYNC	May 22 2025 22:43:00	Zulily, P.O. Box 530993, Atlanta, GA 30353-0993
5318705	+ Email/Text: bankruptcydpt@mcmcg.com	May 22 2025 18:54:00	Zulily, c/o Midland Credit Management, P.O. Box 301030, Los Angeles, CA 90030-1030

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Tea Olive, LLC
5326774	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Midland Credit Management Inc. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
George Meany Lutz	on behalf of Debtor 2 Suzie K. Sattizahn glutz@hvmllaw.com HartmanValerianoMagovernLutzPC@jubileebk.net
George Meany Lutz	on behalf of Debtor 1 Mark E. Sattizahn glutz@hvmllaw.com HartmanValerianoMagovernLutzPC@jubileebk.net
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Mark E. Sattizahn

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1422

EIN --

Debtor 2

Suzie K. Sattizahn

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0531

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-01225-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark E. Sattizahn

Suzie K. Sattizahn

**By the
court:**5/22/25Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.